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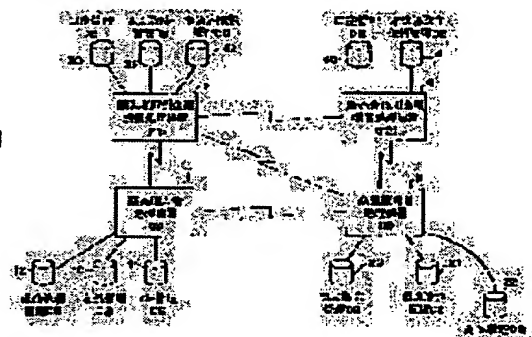
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(54) ACCOUNT SETTLEMENT SYSTEM

(57)Abstract:

PROBLEM TO BE SOLVED: To reduce risk for both the payer of price (such as a merchandise purchaser or a service demander) and the destination to pay the price (such as a seller or a service provider) in electronic commercial transactions.

SOLUTION: A purchaser transaction financial institute processor 3 freezes the remainder of account corresponding to the request of purchaser, generates the temporary account settlement money of money information containing temporary account settlement information and transmits it to a merchandise purchaser processor 1. The processor 1 transmits the merchandise purchase request and the temporary account settlement money to a merchandise seller processor 2. Based on the confirmed result of merchandise, the purchaser receiving the merchandise transmits a main account settlement approval request to the processor 3 and based on the checked result of temporary account settlement money, the processor 2 transmits the main account settlement request to the processor 3. On the condition that the main account settlement approval request and the main account settlement request exist in a data base, the processor 3 performs main account settlement concerning the temporary account settlement money.



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